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The Year's Young Man

BAGHDAD BLAMES 'IMPERIALIST' PLOT

Baghdad Radio on Saturday blamed the attempted assassination of Premier Kassem on "a band of traitorous, criminal, imperialist agents," but it gave no details of those allegedly responsible for the attack.

It was the first public reference to the person or persons whose bullets hit Kassem three times on Wednesday. The radio said "the successful attack was the result of a plot hatched" by this group.

The statement came in a broadcast reporting a new medical bulletin on Kassem, which said he continued to improve and that his health was good. Kassem himself, his left shoulder in a cast, smiled and waved his bandaged hand from a hospital balcony on Saturday to cheering crowds clustered below.

Reports in Baghdad said that Col. Fadhi al-Mahdawi, head of the People's Court, was flying back from Peking, where he had gone to represent Iraq at celebratory marking China's 10th anniversary. His sudden return prompted speculation that trials by his court might possibly be resumed.

The Baghdad newspaper "Al Akhbar," said a commit-

Grivas Pledges Full Support For Cyprus Pacts

RHODES (Reuters). — General George Grivas, former Cyprus underground leader, yesterday pledged his support to the Cyprus people in implementing the London and Zurich agreements providing independence for the island, "without any concessions."

On the conclusion of his three-day meeting with Archbishop Makarios, President-designate of the Cyprus Republic, General Grivas said: "From today, the implementation of the agreement is an object of permanent interest and sleepless vigil on the part of every Greek."

This statement is a concession on the part of the former rebel leader who had earlier charged that the London and Zurich agreements contained secret clauses regarding British bases on the island, to which he was opposed.

This view of General Grivas had led to estrangement from Archbishop Makarios who felt his own political position undermined. The Archbishop had demanded support of the agreements by all concerned.

The Archbishop and the General leave here today, the former to Nicosia and the latter to his exile in Athens, having patched up this quarrel and agreed on the principle of future liaison to prevent further disputes.

11 Wounded In Beirut Gun Battle

Seven policemen and four criminals were wounded in a gun battle during which criminals broke out of a police trap on Saturday in the Beirut suburb of Mahalat e-Nahr, the Arab News Agency reported, quoting an official announcement.

Minister of Interior announced that the quarter has been surrounded by police who are continuing a hunt for "criminal elements."

Lunik III Begins Earthward Trip

MOSCOW (Reuters). — Lunik III, Russia's "homemade" moon rocket, yesterday evening reached the maximum distance from the earth with all its instruments functioning normally, Moscow Radio said.

It added that the rocket had started on its way back. The radio said the rocket reached the distance of 291,400 miles from the earth at 17.50 GMT. An announcement that the rocket would reach its apogee at that time was earlier made by the Soviet news agency, Tass.

The moon's gravitational pull had been used to curve the rocket's flight to ensure its return towards the earth over the northern hemisphere, Tass said.

It added that on October 18 the space station would pass the earth at a distance of about 24,000 miles on its elliptical orbit around both earth and moon.

Tass reported from Tashkent that the concentration of meteoric showers which Lunik III would pass through on its journey back towards earth were the first observed for 13 years.

The agency was quoting a scientist, Abdulmalik Latypov, who said the main swarm of the shower — from the giant Giacobini-Zinner comet — was expected to pass within the next two days. With a clear sky it would be possible to see "falling stars" right through the night.

KHRUSHCHEV NOME

MOSCOW (Reuters). — Premier Nikita Khrushchev arrived back in Moscow yesterday after his visit to Peking.

Leading Government and Communist Party officials and diplomats met him at Vnukovo Airport when his plane touched down from the Siberian industrial city of Novosibirsk.

The Siberian city was his fourth stop since he left Peking on October 4 after attending the 10th anniversary celebrations of the Communist Chinese regime.

Tibet Up Before UN After Bitter C'ttee Wrangle

UNITED NATIONS (Reuters). — Delegates braced themselves on Saturday for a bitter wrangle in the 22-member General Assembly as to whether or not the world organization should have a full-scale debate on Tibet during this session.

A move by Ireland and Algeria to have the Assembly discuss recent events in the remote, land-locked country, has aroused strong feelings.

The debate in the Steering Committee on Friday as to whether the item be recommended for inscription, was one of the stormiest this session has seen. Before the 21-member Committee voted in favour, there were sharp exchanges between the Soviet Union on the one hand, and the U.S. and Ireland on the other.

Delegates said they believed the Assembly would agree to discuss the Tibetan item, though there were reports that the Afro-Asian group was planning a move to shelve it at any rate for the time being.

Should the Assembly decide to put off a debate for a few days, the main Political Committee will then carry on with its discussion of disarmament opened on Friday by Mr. Vasily Kuznetsov, the Soviet Deputy Foreign Minister.

U.N. Probe Group Ends Laos Mission

VIENTIANE (Reuters). — The U.N. fact-finding sub-committee which has been studying the situation in Laos since September 15 had completed its mission and will return to New York on Tuesday to prepare its report for the Security Council.

Franco-Moghreb Ice Thawing

By ISRAEL NEUMANN, Jerusalem Post Correspondent

PARIS — Rumours of the impending release of Ben Bella, the Algerian rebel leader, and the forthcoming arrival of an F.L.N. delegation in Paris, appear to be premature.

But the passage of diplomats between Paris, on the one hand, and Rabat and Tunis, on the other, continues in a clear effort to break the "cycle of violence" an expression Premier Debré used in a broadcast interview on Saturday.

The Paris-Tunis agreement on reciprocal liberation of political prisoners is another sign in the ice-breaking Franco-Moghreb relations.

Ben Bella, who was released after his flight from Algiers, is expected to arrive in Paris on Saturday. He is expected to be greeted by French officials and Algerian insurgents who have a reciprocal desire for peace in Algeria and that an effort should be spared to achieve it. He said that after Gen. de Gaulle's pledge of self-determination for Algeria, it was now "a question of finding a formula which could reconcile their two attitudes."

Meanwhile, a cooling-off in Franco-American relations is reported following a new message from President Eisenhower to President de Gaulle reiterating the demand to install launching sites on French soil.

Gen. de Gaulle is not wholly satisfied with the result of the Eisenhower talks in Paris and the French are not yet ready to agree to installation of the sites. But confidential correspondence between Gen. de Gaulle and Mr. Eisenhower continues, both apparently hoping to reach full agreement.

Moscow: UAR Banning Soviet Books, Film

LONDON. — Moscow Radio on Friday charged the U.A.R. with banning Soviet literature and boycotting a Soviet movie. The broadcast, monitored here, said that even books by Turgenev were banned in the U.A.R.

The radio noted that 45 Soviet journals were banned since last year and "they contain nothing remotely resembling an insult to the U.A.R." It also noted that the Soviet film at El Liwa cinema in Port Said had no customers at present because they are being "intimidated and not allowed to see it."

In Peking, the press printed a front-page statement by the official New China News Agency declaring that anti-Chinese "fabrications" published by U.A.R. newspapers with the aim of sowing dissension would certainly fail. This is the first official comment about the rift between the two countries resulting from an attack on the U.A.R. by the Syrian Communist leader, Khaled Bakdash, at a rally in Peking last week in honour of the Chinese Communist 10th anniversary. (UPI, Reuters).

Lodge Sees Multilateral US Aid

By JESSE ZEL LURIE, Jerusalem Post Correspondent

WASHINGTON. — "Multi-nation economic programmes will play a bigger part in U.S. foreign economic aid policy than they do today," Mr. Henry Cabot Lodge, the U.S. Ambassador to the U.N., told the National Press Club here on Friday.

The State Department, which must have approved Mr. Lodge's speech, may be coming around to the viewpoint expressed by U.N. experts for many years that if the U.S. channelled its foreign aid through the U.N., much more could be achieved with fewer difficulties.

Mr. Lodge said: "The multilateral way avoids many of the troubles of the bilateral way and yet promotes what is essentially the same objective."

Mr. Lodge ignored one fact that will be uppermost in the thinking of Congressional appropriations committees expected to provide funds for foreign aid. That is the growing trade deficit, which will be aggravated further if aid is channelled through international agencies which, in all likelihood, will purchase goods and services abroad.

In Israel's case, for instance, two agencies—the International World Bank and the American Export-Import Bank—made it clear to Finance Minister Eshkol last week that they would welcome applications for loans. Israel, which is in a position unique in its 11-year history of not having a foreign currency deficit and of having institutions offer loans from which it can pick and choose, much prefers the World Bank loan.

Export-Import Bank funds would have to be spent in the U.S. where prices are higher than abroad.

Shye Named Envoy To Guatemala

Mr. Tschouba Shye, Israel Consul-General in Istanbul, has been appointed Ambassador to Guatemala. He will later be appointed diplomatic representative to various other Central American republics.

Mr. Shye was born in Jerusalem in 1905 and served in the Jewish Agency's Immigration Department from 1934, rising to the rank of Director. In 1948 he became Director of the Immigration and Naturalization Service of the Ministry of Interior.

He has been posted in Istanbul by Mr. Yehuda Levi, former Economic Consul in New York.

Macmillan Prepares for Summit After Getting U.K. Confidence

Ike: Full Backing for Cento

WASHINGTON (UPI). — America's Middle East allies had strong new assurance from President Eisenhower on Saturday of U.S. support against any Communist subversion or aggression.

The President made his pledge in a special statement at the conclusion of a 35-minute White House meeting with the Persian Premier, Mr. Manouchehr Eghbal, whose country has been under fierce Communist propaganda attacks aimed at overthrowing the Government.

The statement said Mr. Eisenhower "reaffirmed U.S. support for the collective efforts of Iran and other free nations to maintain their independence."

The Eisenhower-Eghbal meeting took place as the Central Treaty Organization (CENTO) concluded its conference with a warning that the danger of Communist subversion in the Middle East remained acute.

Not softening the conference to allay any fears of its Middle East allies, the Eisenhower-Khrushchev talks meant this country was "going soft" on Communism.

Cento was formerly called the Baghdad Pact. The U.S. member of all CENTO committees, again refused to become a full member of the organization. But it took a number of steps aimed at demonstrating U.S. support for its Middle East friends.

It agreed that an American would head CENTO's military committee next year and that another U.S. officer would serve as chief of staff of the CENTO military deputies group which will begin operations in Ankara in January.

Grunwald Charged With £3m. Swindle

LONDON (UPI). — The London solicitor and financier, Mr. Friedrich Grunwald, charged with a £3.25m. swindle, was released here yesterday on £40,000 bail.

Mr. Grunwald, 35, was arrested on Friday after he emerged from a four-hour meeting with Mr. Neville Faulks, the attorney who was appointed by the Ministry of Trade to investigate the recent collapse of companies of the Jasper conchine. He had flown back last Tuesday from Israel after his visa was cancelled.

The charge against him read in part: "That being entrusted by The State Building Society with £3.25m. to secure mortgages on property on behalf of 161 companies, he did unlawfully convert the said £3.25m. to his own use and benefit." He will answer the charges beginning November 4.

The "Daily Mail" said it was the largest sum ever involved in a charge against a single person in British legal history.

Chad Government Mission Arrives

LYDIA AIRPORT. — An eight-man Government delegation from Chad, French Equatorial Africa, arrived last night for a 10-day visit as guests of the Government.

The delegation, which arrived by El Al, is headed by Premier Francois Tombalbaye and includes two other Ministers and the Speaker of the Assembly.

They were met by Mr. Mordechai Namir on behalf of the Government, and Deputy Knesset Speaker Beba Idelson.

Jordan to Set Up More Security Courts

AMMAN (Reuters). — King Hussein on Saturday authorized Premier Numa Majall to establish additional state security courts to try "Communists, subversive elements, and spies" detained in prison.

Earlier this week, the authorities released a number of persons who proved to be of no danger to the state or public security.

Moscow Says U.K. Voted for Peace

LONDON (Reuters). — A Moscow Radio commentator, Yakov Vityerov, said yesterday that the Conservatives won the British election "because they departed from their old election programme and advocated a new one for peaceful co-existence and early summit talks."

"B 5 Conquers The World"

We haven't heard of any such statement on the part of the Prime Minister, but we do know that the famous B-5 Bombers in the U.S.A. have succeeded in capturing the world market by finding a way to produce naturally flavoured bubble gum.

Bazooka is the only bubble gum produced under the supervision of B-5 Bombers, and is a wonderful combination of pop and flavour.

NO WONDER THEY ALL CHOOSE IT. (Advt.)

Israel's only Piano factory, under the management of well-known experts, offers:

1. New Pianos
2. Used Pianos
World makes (with guarantee) on convenient terms. Tuning and Repair of Pianos.

At Baber, Pinner, Tel Aviv, etc. etc. etc.
to all our clients and friends.

ERICH (Amnon) KATZENSTEIN
EVA (Chawa) GOLDBSTEIN
are happy to announce the birth of a
SON
brother to Liora.

The Brit Milah will take place at 11 a.m. on Tuesday, October 12, 1959 at the Eliahu Hospital on Mt. Carmel, Haifa.
Please regard this as a personal invitation.



... they too smoke Ascot,
Ascot tastes better—
is better!

ASCOT — THE FILTER CIGARETTE THAT REALLY SATISFIES.

The Jerusalem Post
in common with all Israel
newspapers will not be published tomorrow, the Day of Atonement.

Newcomers Tourists

'Shiye' Glazer Shoots T.A. Maccabi to Win

16-Year-Old Young In Soccer Possibles

Jerusalem Post Reporter
Gyula Mandy, Israel's
Hungarian National coach,
has asked Haifa Hapoel
to release their 16-year-

The "squad" are: Goalkeepers: Hoderer and Visher; Full-backs: Hordesovitch, Ben David and Lefterich; Half-backs: Matanya, Tish, S. Levi and Gushman; Forwards: Menchel, Steinhack, Goldstein, Hail Levi, Ratnahl, Young and Glasser.

LEAGUE STANDINGS		G.A.	Pts.
National League			
Hafia Hapoel		9:0	4
Petah T. Hap.		10:1	4
F.A. Mac.		5:3	4
Petah T. Mac.		3:2	3
F.A. Bnei Yehuda		4:4	2
Natanya Mac.		4:4	2

Samat G. Nap.	3:4	3
F.A. Betar	2:6	1
Ha Mac.	2:6	1
Haia Mac.	2:6	0
F.A. Nap.	1:4	0
Wien Nap.	0:7	0
League A		
Hadera Nap.	5:0	4
F.A. Hakoah	5:0	4
Hadera Mac.	3:1	0

Mahane V. Nap.	5:1	2
Tiberias Nap.	5:0	1
Saba Nap.	5:2	2
Kamia Nap.	4:4	2
Gezreheba Nap.	3:3	2
F.A. Shimshon	2:2	1
Rehovot Nap.	2:2	2
Rehovot Nae.	1:2	1
K. Haim Nap.	1:4	1
Natanya Nap.	1:5	1

British Embassy Beats Tel Aviv CC by 2 Wks

cricket game at Tel Aviv on Saturday. Tel Aviv scored 112 runs, with Davi Manny top scorer with 75. British Embassy's Sma took five wickets for 49 and Furze, four for 65. For the

JERUSALEM HAPOEL

BACK FROM CYPRUS
LYDDA AIRPORT. — The Hapoel Jerusalem football team returned on Thursday evening from Cyprus, where it played three matches, losing one and drawing two.

The Jewish
Chronicle
OCTOBER 9
Support for Israel

At U.N.

THE ISRAELI PHILHARMONIC ORCHESTRA

Concert Schedule
for Week
Oct. 11-17
*Subscription Concert
No. 1*

Conductor :
Jean Martinon
Soloist :
Mattiwilda Dobbe
(Soprano)
HAIFA
Armon Theatre, 9 p.m.
Wed. Oct. 14. Tickets 6/-

Special Subscription
Concert No. 1
TEL AVIV
Monday, Oct. 19

JERUSALEM
Renewal of
Subscriptions
at Cahana's Ticket Agency,
Zion Square.
Last date for Renewal
TUESDAY, OCT. 15
Tickets not taken up by

Sergeant

na, Tel Aviv

**The Laugher
Hit of the Con-**

tury. The biggest "shower" that ever reigned in the British Army.

Distributor:
Stiller Film Ltd.

Chief Rabbi Rate Represents Challenge to Religious Unity

By Rabbi T.H. Stern

NOW that the Chief Rabbi of Israel, Dr. Isaac HaLevy Herzog, is gone, we must be on guard lest the office of the Chief Rabbinate pass on with him. The sole purpose of a Chief Rabbinate in Israel is to preserve the religious unity of the Jewish people; if that can be achieved, there is no need to seek a successor to the post.

Who accepts the authority of the Chief Rabbinate of Israel? At the extreme right, the Neturei Karta, the Agudat Yisrael and the deans of the major Yeshivot in Israel, refuse to accept the authority of the Chief Rabbi, in fact some extremists have placed a ban on Hechal Shlomo, the Chief Rabbinate's edifice in Jerusalem. The Labour groups have appointed a Minister of Religious Affairs who would offset the Chief Rabbinate, and a "Hasidic Rebbe" as the head of the religious department of Mafal. The General Zionists in Israel may respect the Chief Rabbinate, but could go along very well without it.

It comes down to the fact that the Chief Rabbinate is the party Rabbinate of the Mizrahi and the Hapoel HaMizrachi, and a double minority group in Israel, a minority within the religious minority. The Mizrahi needs and wants and elects the Chief Rabbi. All respect to the Mizrahi ideology of which I am a strong supporter, I feel that the Chief Rabbinate should be above party lines and it is to represent all Jewry.

Division of Interests
As far as world Jewry is concerned, the division of interests is even clearer. The Conservative and Reform elements cannot adhere to the doctrines of the Chief Rabbinate which is an Orthodox institution. European and Latin American Orthodox have supported the Chief Rabbinate wholeheartedly and will do so in the future regardless of who the Chief Rabbi may be, but the Orthodox of the United States are very much divided both on the personality of the Chief Rabbi and the office of the Chief Rabbinate.

The Orthodox Rabbinical Council of America always favored the recognition of the Chief Rabbinate, but such a relationship would always remain a one-way street, because the Chief Rabbinate of Israel would never in return recognize the R.C.A. as the supreme Orthodox Rabbinate of the U.S. in the face of the presence of America's "Agudas Horabonim" in fact the United States "Agudas Horabonim" never acknowledged the Chief Rabbinate of Israel as a supreme authority, the two bodies recognize and respect each other, but the Chief Rabbinate of Israel has more followers outside Israel than in Israel proper.

In the spring of 1933 a plan presented to Chief Rabbi

Herzog was mapped out in private talks with the Chief Rabbi of Great Britain, the Chief Rabbis of France, Rabbi Maimon, and the late Rabbi Zeev Gold, of Jerusalem. Rabbi Herzog, who was writing and copies were mailed to all the members of the Chief Rabbinate.

The Chief Rabbinate and rabbinical organizations the world over were to proclaim the Chief Rabbinate of Israel as the Supreme Rabbinic Seat. Each capital city would have an envoy of the Chief Rabbinate, with regional representatives in every major urban community. This foreign department of the Chief Rabbinate would be responsible for maintaining universal Jewish standards and codes and for fostering religious life in the respective communities. A network of such "embassies" would make up the bones of the Rabbinate of the world and assure the preservation of Klal Yisrael. In essence, this plan was a compromise between Rabbi Maimon's Sanhedrin plan and the anti-Sanhedrin plan of Rabbi Herzog.

The late Chief Rabbi then expressed the fear that "Agudas Horabonim" of the U.S. would constitute an obstacle to implementation. "Rabbi Stern," he told me, "if the 'Agudas Horabonim' will accept the plan, it may be the beginning of a great era that will set up universal halachic standards. The fact that the 'Agudas Horabonim' might reject the plan was grounded on two of its aspects: that the Supreme Rabbinate of Israel would be limited to Israel alone and that the composition of the Supreme Rabbinate would be decided by party lines rather than on the basis of scholarly qualifications. The first problem could have been solved easily with the inclusion of rabbis from the diaspora; the second depended upon the possibility of advocating the authority of the Council of American rabbis as political forces in this country, and this seemed utopian.

World Conference
The plan was never abandoned; it was merely neglected because of the failure to reach the agreement to call a world Rabbinical Conference where the Rabbis would agree to agree. Today, the plan is very much in order, very much needed, and again very susceptible to failure, but for a new reason: the Conservative elements would revolt against a supreme network of Rabbinical authority that would automatically exclude them from being Rabbis. A harbinger of their demand to be included may be seen in the fact that the recent convention of the Rabbinical Council of America, defeated a motion to sever relations with the New York Board of Rabbis, a Conservative organization which is the New York end of the Synagogue Council of

America. The historic tragedy of the matter is that Rabbi Joseph B. Soloveitchik sat there throughout the meeting, witnessed the secret halloing, listened to the arguments pro and con, accepted this defeat as the decision of a "democratic majority" and refused to cast a vote on the wretched that he was Chairman of the "Va'ad haHalacha."

Merger Vote
Is there a halachic stand on the issue of merged Rabbinate bodies? If there is, Rabbi Soloveitchik surely knew the halachic answer. Then why did he keep silent? Why did he permit Torah law to be voted down by a "majority"? His allowing such a crucial issue to be settled by a vote involving the halachic law, he must be brave enough to issue a verdict upon each question of religion affecting the State and the people of Israel.

Greatest Challenge
The Chief Rabbinate may become the greatest challenge of our time. It can divide or unite the religious community of world Jewry. It is more important for us to define the scope of the Chief Rabbinate and what its functions should be than to decide on the personality of the Rabbi.

With national elections

Chief Rabbi will not be an electoral contest. I still remember the words of Rabbi Herzog, when I asked him about the lack of decisive halachic rulings affecting the people of Israel when the State had been established. Rabbi Herzog answered: "I was elected to be the Chief Rabbi of Palestine and not of Israel. I doubt if I would have accepted the Chief Rabbinate of Israel." These were his sincere words. We must know that we are now electing a Chief Rabbi for Israel and not for Palestine. The people will justly demand clear and definite decisions on confused halachic issues. It is not sufficient that the Rabbi at the helm shall be elected in the law, he must be brave enough to issue a verdict upon each question of religion affecting the State and the people of Israel.

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With national elections

Rothschild Manuscript is Unique Jewish Record

Renaissance Banker was Patron of Artists and Scribes

By KARL KATZ

WITHIN approximately 25 years (1475-1500), in a vast area stretching from Japan to Italy, some of the world's greatest works of art which combine fine calligraphy and painting were created.

There may have been cultural, economic or geographic influences to account for this remarkable period, but this great moment in creativity seems to have arisen independently and simultaneously in this immense area spanning the Pacific and the Adriatic.

The superb scrolls by Sesshu, amalgamating Japanese calligraphy and brush paintings of landscapes and philosophies can be dated to 1486; the delicate miniature in Jewish dress by the greatest of Persian artists, Bihzad of Herat, setting down palace and hunting scenes belong to ca. 1490. Gentile Bellini travelled from Venice to Constantinople, where he painted the miniature of the Turkish Sultan, Mehmed II, around 1480. The Rothschild Manuscript No. 24, which is one of the finest manuscripts of its kind, is dated by Bernard Berenson to 1485 and was written, illustrated and illuminated in Ferrara, Italy. (This year's American-Israeli Paper Mills calendar reproduces 12 pages of this famous late-Renaissance Manuscript and was produced by Simon Schmitt Associates of Tel Aviv.)

This 35 year span of artistic creativity actually occurred during the invention of the printing press which brought to a virtual end the art of manuscript writing. The Rothschild Manuscript No. 24 is the cooperative effort of many artists who were brought together by one of the great patrons of the Renaissance, Moshe ben Yekutiel Hacohen, a banker and illuminator in Ferrara, Italy, probably in Ferrara, Italy, where Jews had settled in Italy following the wave of persecution in their own country and established a rather important community there. The patron's Ashkenazic background can be seen in the calligraphy and the technical apparatus utilized as well as in the religious traditions, while the local environment can be ascertained by the Sephardic-inspired philosophy and moral texts which are included in this rare compendium.

Though there are a number of Quattrocento Italian Hebrew illuminated and illustrated manuscripts in existence, not one of them can be compared to the Rothschild Manuscript No. 24. This volume is unique not only because of its encyclopaedic content but more so due to its artistic lavishment. The scribes who were responsible for the millions of minutely written Hebrew characters, each one carefully formed and expertly written in the finest black gall-nut ink, represent craftsmen of the highest excellence. There were two and possibly more scribes who dedicated themselves to this task of preparing the manuscript which covers slightly less than 1,000 pages of square Ashkenazic script.

A few of the leaves of this book have spaces left for decorations but are unornamented. The writing fills all the other areas of the pages showing that there was an elaborate preconceived plan for the coordination of calligraphy and decoration.

Different Styles
There must have been more than two artists who were associated with this manuscript. This can be easily seen in different aesthetic expressions. Not only were there numerous persons involved in painting the miniatures (which number over 300) but there were also a few individuals who illuminated this codex with exquisite taste and included an abundance of luxurious floral decorations, fabulous birds and animals, gliding swans, running hares, leaping deer, monkeys and even wild boars. All of these multicolored interludes preface chapters, punctuate paragraphs and create a vivid world of beauty on these vellum pages. The golden borders and letters glitter and shimmer, capturing light, enriching the leaves even more.

The historical importance of this manuscript of the last quarter of the 15th century is very great. Through its texts and accompanying illustrations, a more profound view of the world of the Jews of Northern Italy, their customs, dress, and iconography, is afforded.

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Jews in a Deportation Bog-CAR, 1933. From a new photographic record of Nazi crimes perpetrated in Poland, published by the Polish Government last month. The book is entitled "We Will Never Forget."

dressed in a Persian lamb coat, riding boots and a black fur hat. The Kommandant tried to free his legs from his embrace. Cursing, he shot his fist into her shoulder. She fell to the ground. Still she begged. Shoot me, but save these innocent people. The Americans are only a few miles away. They will take revenge on the whole town if you save these prisoners. They will die anyway.

The Kommandant raised his hand to quiet the woman. He thought for a few seconds and then yelled, "Let some one who speaks German come forward." We urged Dr. Cohen to step up.

"Tell your people," said the Kommandant, "this woman has saved their lives. Everyone is to get down in the snow. Anyone who raises his head will be shot down. Now, quickly!"

An earth-shaking explosion awoke us. The shells seemed to be passing over our little shelter and we hugged the floor. Then there was silence for several hours not a sound. We hardly breathed. Then there came a faint sound from the hills, a rattling sound, it came closer and closer.

We could stand the suspense no longer and left the cabin. From a ledge, we could see the road below. There they were. Beautiful, colonial tanks, with big white stars painted on the sides. As far as I could see they reached, moving slowly and majestically in an orderly line. I stood rooted to the spot forcing my mind to believe what my eyes saw.

We couldn't keep our balance running down the steep hill. For the soldiers below they must have been a view to behold, this avalanche of human snow-balls. When we reached the road the tanks had stopped and the men were looking out of the open hatches with amazement. They recognized us by our striped uniforms. They tossed food to us — oranges, candy bars, cigarettes, K-rations. "You Jewish!" yelled one soldier.

"Yes," we chorused. "Kol Od Be Leva Paima," he sang.

Unusual Clock Rings Out Isaiah's Dream of Peace

By NOEMI AMZALAK

Twenty-four times a day, every day in the week, the prophet Isaiah's dream for the peace of mankind is symbolically repeated when the "Clock of Peace," Mr. Moshe Meiman's ingenious creation, strikes the hour of the day at the Kfar Menashe home for the aged.

The clock chimes the hour in two repetitive notes that stand for the two syllables of the Hebrew word for peace: Shalom. At the same time the mechanism performs the oldest rite of disarmament: Two small silver swords are rhythmically beaten into miniature shapes of plowshares and pruning hooks against the background of the messianic message: "Nation shall not lift up sword against nation, neither shall they learn war any more" (Isaiah II: 2).

Conveying ideas by means of clocks is Mr. Meiman's avocation: "You read a book and forget its message, but you cannot escape an idea which looks up in the face each time you want to know the hour of the day," he says.

Mr. Meiman, now 76, prides himself that in Hebrew his name is identical with Maimonides. Born in Poland, he settled in Paris in 1906 and for many years he quietly pursued the life of a prosperous watchmaker so that he could afford to indulge in his favourite hobby — the creation of "message" clocks. When Blaise visited Paris in 1932, Mr. Meiman offered to make him a present of a clock which would play the Hebrew national anthem.

Blaise died two years later, but the clock finished a short time afterwards, is still a showpiece at the Bialik House in Tel Aviv.

Roosevelt's Declaration
The "Clock of Peace" was finished shortly before the second World War. That is why President Roosevelt's anti-war declaration of September 1938 was inscribed in it side by side with the verse from Isaiah. But like many believers in world peace and human dignity, Mr. Meiman was badly hit. With the Nazi invasion of France he lost his wife and two daughters. He himself managed to escape to Vichy France, and survived the war disguised as a French peasant living with a family of Catholic farmers.

"I lost everything," says Mr. Meiman. "There remained only the hour of the clock. The latter was dismantled and hid in an old trunk at the farm; for fear of looting."

The historical importance of this manuscript of the last quarter of the 15th century is very great. Through its texts and accompanying illustrations, a more profound view of the world of the Jews of Northern Italy, their customs, dress, and iconography, is afforded.

Half-Top Structure
An example of this kind of architecture is the 90-year-old synagogue at Merthyr Tydfil, in South Wales, where I spent a pleasant weekend recently as the guest of the president of the Jewish community, Mr. Abe Sherman, and Mrs. Sherman. The synagogue is built at the top of a hilly street and abuts on the lovely grounds of Mr. and Mrs. Sherman's estate on one of the highest points in the Vale of Merthyr, in the heart of the rolling Welsh countryside.

Merthyr, the country town of Glamorganshire, lies halfway between Cardiff and Swansea. There are numerous relics here of the Roman legions which pitched their camps among the valleys of South Wales over 2,000 years ago. Cardiff is the derivative of "Caer-Deid," the Camp of David, I was told.

Merthyr Tydfil was once the home of the Welsh coal and iron industry. Today it is the centre of a number of small industries but shares the economic decline of other parts of Wales.

Old Jewish Community
There were Jews in Merthyr over 150 years ago mainly small tradesmen, shopkeepers and travellers. The present synagogue, dating from 1870 and now the oldest in Wales, is in fact the third to be built in the town. It stands on a hill so that, in accordance with Jewish tradition, it may "look upon the town."

Coming up the hill, I was struck by the impression it gave of a Welsh Methodist conventicle with its typical "vertical" towers. The interior, however, is conventionally synagogal, with a beautifully timbered pulpit and other appearances, including an ingenious arrangement for individual memorial lights.

The community in Merthyr today has dwindled considerably. In the early part of the present century, it was the home of hundreds of Jewish families, many of whom came after the Kishinev pogrom. They stayed



Moshe Meiman with his "Clock of Peace"

When Mr. Meiman came to Israel in 1950, he was accepted at the Malben village for the aged. But he could find no consolation for the loss of the clock that had remained in France. Last year Malben recovered it and it now hangs at the Kfar Menashe cultural centre, where Mr. Meiman nurses it like a child and explains its intricate mechanism to visitors with a modesty that is mingled with pride.

U.S. Offer
The idea of peace, incorporated into the clock by various symbols, is a universal one, but the key that sets it going is inscribed: "The Land of Israel," from where Mr. Meiman believes the idea will be spread. This is also the reason why he would not consider letting the clock be taken out of the country, although a generous offer was made by a Jewish Ethnological Museum in America.

Besides, what do I need money for? I cannot take it with me when I go, and I have no one to leave it to, he sadly explains.

Mr. Meiman believes that the way to peace is through the refinement of human quality. This is why instead of numbers, the clock's hands pursue symbols indicating Grace, Compassion and other

Unique Synagogue in South Wales

By JULIAN MELTZER

THERE is a great deal to be said for the thesis that a synagogue exterior, like the special appearance of a minority community, takes on the protective outer colouration of its environment. The marble-pillared facade and structure of Reform Jewish temples in large American cities make them look like nothing so much as cathedrals in miniature. In some parts of Europe, especially France and Italy, the resemblance of Jewish houses of worship to churches is almost uncanny. I once saw a synagogue in Turkey that could delude one into believing it was a mosque.

Jewish life in the Diaspora has been transformed in many respects through the operation of these social defence mechanisms.

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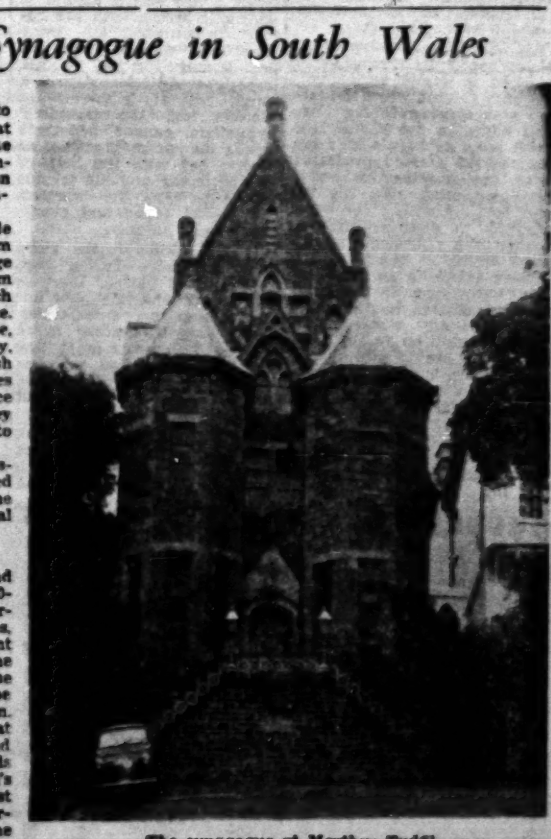
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concepts, leading finally to Peace where the number 12 would usually be. The hands themselves are also symbols: the minute hand is Torah and the hour hand "Work" because, Mr. Meiman explains, "our ideas move faster than our capacity to fulfil them in reality." Each time the two hands meet, they form the Star of David. At the centre of the clock two small globes revolve. One represents the earth and the other asks: "Who are we and what is the aim of our life?" This is the question which has been constantly in man's mind since the beginning of his life upon earth," Mr. Meiman explains. As a believer, Mr. Meiman supplied the answer by enclosing the globes in the shape of the Tablets of the Law, with the First Commandment featured prominently.

Martyrs' Memorial
Ten years went into the creation of the "Clock of Peace," and another 20 years elapsed before it could be publicly displayed, symbolically — amidst old-age reminiscences. The creator of the clock also looks back sadly to the tragic past: the next clock he intends to create will be a memorial for the six million Jews slaughtered by the Nazis.



The synagogue of Merthyr Tydfil

In Merthyr only a few years, however, most of them working in the local iron mills and then left for Canada and the U.S.

Haven of Refuge
After the First World War there was a flourishing community of well over a hundred families, and these took in Jewish refugee children from Europe. But — again there was an exodus, this time to Cardiff, Manchester, London and other large cities.

During the Second World War, Merthyr became a haven for Jewish women and children bombed out of Cardiff and surrounding districts during the German "blitz," and there were also evacuee families from as far east as London.

The Merthyr community expanded substantially through the influx from London and some of the bombed towns. The synagogue in those days, Mr. Sherman said, was always crowded for Friday evening and Sabbath services, and on the High Holidays there was hardly room for the overflow congregation.

But with the end of the war they all left Merthyr now has only 20 or 25 families and year by year some of them leave.

With its magnificent view of the picturesque Welsh town, and its own distinctive appearance, the synagogue at Merthyr Tydfil is probably among the unique examples of this architecture in the Jewish world.

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JOURNEY TO LIFE

By Alfred Lipson

THE train had stood at the platform for hours. Through the windows we could see the tiny station and the washed-out sign above the door — "Seefeld, Tyrol, elevation 2,400 metres." The late April sun was warm and we shielded our eyes from the glare of the snow.

The word whispered through the crowded prisoner train like a flash fire: "Something must be wrong!" Outside the train was a cluster of SS officers and men, their polished boots sloshing through the melting snow. They were being briefed by their commanding officer. We couldn't hear what they were saying but their faces told us what we had feared. This was the end of our journey.

The tracks ahead had been completely ruined, twisted into an endless chain of steel snakes by an Allied bombing.

We were to be unloaded, and then...

I did not care. So what if death finally came, after all the years of suffering in ghettos and concentration camps? All that seemed important was that I was at last able to get out of the unbearable train. For the last six days, since we had been loaded into the train in Dachau, we had endured more discomfort than during all the years in the camps. When we entered the once luxurious Pullman cars (was it only six days ago?) we were given Red Cross food parcels. We did not believe our own eyes.

PULLMAN CARS Our eternal Odyssey would have always been in sealed box-cars. Red Cross parcels? For God's sake, their distribution to Jewish inmates.

We must be witnessing the collapse of the German Reich. Otherwise such concessions would never take place.

The food proved to be a vicious killer. Hundreds of my co-travellers, whose stomachs had been shrunk like mine by years of starvation diets, couldn't stand the rich food and died suddenly. The corridors were crowded with bodies.

Those still alive were terribly ill. I was tortured by hiccoughs which lasted for 24 hours without a minute's stop. I begged for a few drops of water, but this was an unheard-of commodity aboard a prisoner train. My hiccoughs subsided, however, when my turn came for the first floor space on which to stretch out for a while.

Suddenly I was in a pushing, milling crowd. We were being unloaded. As I took my first breath of clear air in nearly a week I saw that we were in a scenic paradise.

One carload of prisoners was assigned to carry their dead comrades — some 200 of them — to the crematorium.

But we were hardly moved by what was going on around us. We were ill, and in the balmy sun, intoxicated by the beauty of Seefeld, a valley surrounded by Alpine peaks. Red and green houses were scattered on the snow-covered mountainsides, like blocks of paint thrown on a huge canvas. It seemed so unreal. Here we were sitting at a railway station at an exclusive resort as though waiting for a taxi to carry us to the hotel.

A huge truck drove up. It was filled with yew-leaves of bread. The scenery faded as the familiar hunger pangs latched at my stomach. The loaves were distributed not in the usual way of one to 10 prisoners, but each was to be split only four ways.

Oh, what a day! All could not be well with the Third Reich. Such a feast could be equated only with the imminent defeat of Germany. In our hands the large chunks of brown bread felt like a passport to freedom — a promise of more miracles. And come they did in a swift succession of events.

man and march. Escorted by a line of SS guardsmen, we stumbled down the narrow street into town. The streets were deserted but the towers could be seen peeping through windows and closed doors. They looked frightened and confused by this mass descent of "ghosts" on their quiet little village.

The column of marchers moved slowly. The melting snow turned to black slush under thousands of dragging feet. I kept losing my wooden sandals in the mud.

"Auf! Auf!" a guard screamed at me angrily when I tried to get the sandals out of the mud. A rifle butt slammed into the small of my back persuaded me to leave the sandals behind.

Suddenly the column halted. The line of marchers closed ranks and as I looked back I saw a sea of shaven heads reaching back to the square.

In the middle of the square was a large pump on a circular stand. A German officer mounted the stand and raised his hands for silence.

"Kameraden," he started, very loudly. "I have very important news for you. Hitler is dead! You are free! You are free to go where you please. The war is over!"

I was thunderstruck. It was the day I had prayed for for five years. When it came, it seemed too much for my mind to bear. I couldn't speak. I wept. Others wept, too. Through all the years, through all the hardship and humiliation there had been no tears. Now we embraced each other, kissed one another. I stumbled over abandoned rifles and fell into the slush.

Our hearts sank. There must be some mistake, we whispered to each other. Soon official word would come of a German defeat.

We were marched down a side street back to the railway station. There an old engine, under full steam, was waiting on a narrow side track. Almost 400 people were being loaded into the single car attached to the engine. Seconds later the engine left the station and disappeared into a pine forest.

Where could it have gone? Where would we be taken? There was wild speculation among the prisoners. — They will hand us over to the Americans on the other side of the mountain.

— They will put us in a nearby concentration camp.

— They will draw us in a mountain pass.

Meanwhile, the train returned and took on a fresh load of prisoners. I kept to the rear of the crowd, trying to delay my departure as long as possible. Finally, I was packed aboard and after a 15-minute ride uphill, we were pushed out of the car into a large clearing. More than a thousand prisoners were there, surrounded by guards.

It was cold here, the trees shutting out the sunshine. I found some rags and wrapped them around my bare feet. The snow was deep.

Finally, the last of the prisoners were unloaded, and after four machine guns and ammunition cases.

Now we knew our fate. The Kommandant was personally supervising the positioning of the guns. In his rimless eyeglasses, he looked like a college professor. He was short and stocky with a tiny face that looked ridiculous beneath an overcast cap, and he carried his side loudly for being slow in setting up the guns.

The Kommandant himself lifted a belt of ammunition from the case and fitted it to one gun. He knelt in the snow, aimed at us, and adjusted the range.

Suddenly, out of nowhere it came. A woman appeared. She dropped to her knees before the Kommandant and begged him to spare us. She was a handsome woman,

THE sun had disappeared behind the tall pines and dusk was falling. Light snow was down the mountain, up

We crawled to the edge of the clearing. No guns, no SS. Insignia torn from German uniforms were strewn on the ground. Some of us made our way down the mountain, up

another one. At the point of exhaustion, we spotted a log shack on a hillside. Inside, sheltered from the snow

and wind, we lay down on the icy floor.

There they were. Beautiful, colonial tanks, with big white stars painted on the sides. As far as I could see they reached, moving slowly and majestically in an orderly line. I stood rooted to the spot forcing my mind to believe what my eyes saw.

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THE POWERFUL SOYA BEAN IN OUR DAILY BREAD

By Charles Weiss

SOYA beans are associated in the minds of most people with Chinese restaurants and chop suey. If they are more knowledgeable, they probably know that a good bit of our cooking oil and margarine are extracted from the bean. But what most people do not know is that all bread baked in Israel contains at least three per cent of high protein soya bean flour.

This is not a new departure: the Government has been adding the soya content of our bread, and many of us, without knowing it, have already served as guinea pigs and have eaten bread containing six and even nine per cent. The tests, run a few months ago in Haifa and Jerusalem, achieved their aim: no one was able to distinguish which loaf had the soya.

Compared to that of more advanced countries in the West, the Israeli diet contains a relatively small amount of protein, and much of what is consumed is in the bread we eat. It is estimated that of the 80 grams of animal and vegetable protein consumed daily per person in Israel, about 35 grams is in bread, the rest in other vegetables and in meat and meat products (eggs, milk, etc.).

Unfortunately, the protein baked into bread is difficult to assimilate — dietitians tell us that it lacks a vital amino acid present in animal protein, and, of course, in soya. This is what is behind the Ministry's programme: soya contains an amino acid called lysine which complements the amino acids in the wheat protein and enables the body to assimilate it.

Lower income groups, whose staff of life is literally bread, would benefit most from the soya additive. Persons with more balanced diets would also derive some good —



HOWARD L. ROACH

soya flour is almost pure vegetable protein, and it is non-fattening. The programme is not all plain sailing, however. For one thing, soya flour is considerably more expensive than the wheat it replaces — the addition of six per cent soya to our bread would cost an estimated \$750,000 a year. It takes a good baker to make good bread with flour containing soya; the bean cake, which contains no starch, does not rise with yeast. Moreover, the flour lends a yellow tint to the bread, although it is hardly noticeable in the small quantities anticipated by the Ministry. Finally, if not first, toasted, the flour gives the bread a slightly "beany" flavour, which, however, was not remarked on during the tests.

Not Bread Alone But man does not live by bread alone, and the adaptable soya bean has many uses besides being a bread additive. The President of the Soya Bean Council of America, Mr. Howard L. Roach, declared in an interview during a recent visit to Israel (which buys \$20m. worth of American soya beans a year) that soya products are now being used in baby foods, as a milk substitute for infants, in cosmetics, in practically everything baked with wheat flour. The principal product is, of course,

edible oil (about 55 per cent of America's margarine is made from soya oil) — while the principal application of the oil cake is in livestock fodder.

Babies who are allergic to cow's milk, and there are many, can get by, and be none the worse for the experience, with soya milk. Ground and wet-milled, the soya comes out in a colour and consistency like milk. It is then dried and sold as such or in baby food preparations. Reconstituted with water, it is used in the baby's formula, or can even be curdled and manufactured into cheese.

Commenting on the Ministry of Commerce plan to use soya flour in bread, Mr. Roach noted that one country, Colombia, requires bakers

by law to use a certain proportion of soya in their dough mixture. In the U.S. the Council has not been so interested in legislation as in educating the public to appreciate the beneficial qualities of soya-enriched bread. Today such bread is sold under a variety of trade names, and hardly a bakery does not include a soya "health bread" in its line.

One application for soya flour with which Mr. Roach was not acquainted but which is gaining support in the Ministry, is its use as a substitute or additive to chick peas in *fajitas*. Soya flour used in tests has resulted in a product that even the most discerning *sabra* could not tell from the real thing, while the protein content is almost double.

Porcelain-Like Tableware

By Zeev Schul

THE multi-coloured array of locally produced plastic household goods has been enlarged by a newcomer, Ornamin tableware, produced at Mishmar Haemek under licence from its Swiss inventors.

This is perhaps the most porcelain-like plastic yet developed. It is in many ways a typical product of the Swiss and their conservative approach even to such new-fangled ideas as plastics. Their research created a new material which did not attempt to out porcelain from its time-honoured pedestal, but rather to supplement its use by offering a few modern improvements.

In appearance, texture and weight, Ornamin is deceptively like porcelain. But it is less break-prone. One of its other distinguishing characteristics is its relatively simple production, and the fact that it can be manufactured in an unlimited number of designs and colours, without indelibly into its surface.

It is of course difficult to assess the life span of new tableware. Ornamin is, however, reported to be increasingly popular in Europe. Some of the world's most lavish advertisers, such as

Coca-Cola, Cinsano and a number of international airlines, have this year replaced their traditional porcelain with Ornamin in their gift ashtrays.

The cost of a 20-piece dinner set averages IL250, including soup tureens and meat dishes which are not produced here. The variety of models depends more on colour than on actual variations in shape — though a number of forms are available.

Used for tea or coffee, the cups will stain after some time. The manufacturers, however, assured us that with a special detergent provided by them could easily eliminate this stain.

Scouring with steel wool or harsh detergents and abrasives was also not recommended. For all of its "eye-appeal," Ornamin is still a plastic and does not provide the hard surface of oven-baked porcelain. It remains to be seen whether any plastic tableware ever will.

The manufacturing plant — "Tambak" which stands for the Hebrew initials of "Product of Mishmar Haemek" — employs kibbutz oldsters and is exclusively for the production of children's cups and saucers, the designs are still Swiss.



Ornamin service has simple gay patterns.

Specials for the Seven Days in the Succa

By Molly Bar-David

SITTING in the Succa is not only a mitzva but a joy, and as a setting for the family board, it beats the barbecue and banquet table or buffet. There's something intimate, adventurous, aesthetic and gastronomic about taking one's meals in a festive booth. It is neither picnic nor traditional, indoor nor outdoor, and yet a combination of all these. The harvest atmosphere created by the decorative fruits, the smell of freshly-cut bougias and crisp air create an environment which might well be copied by gourmets seeking "atmosphere" for very special dishes.

For Succot is indeed a time to serve very special dishes, and also in very special ways. *Holishkes* (or *goulash* or *armali* or *prakhis* or *dolma* as different Jewish communities call them) are the most traditional food for Succot, and wisely so: meat and rice filled into cabbage leaves or vine leaves and stewed in tomato sauce, make a one-dish dinner combination that is simple to serve in the Succa, while being hot enough to combat any autumn weather, and at the same time fitting in its ingredients for this sort of occasion.

For dessert one customarily serves a rich, fruity strudel with tea — which is exceptionally good when made in a samovar whose hot coals emit heart-warming and heart-warming heat.

Apart from these favourites, housewives will find it convenient, and the family delighted, to get whole-meal dinners of many kinds served as a casserole dish, piping hot and steaming pleasantly when taken from the oven to the table. The other day a friend told me of the most delicious *Lasagne* she had had at Jerusalem's Gondola restaurant, and how she had made it at home, substituting ground tuna fish for the meat. She assured me that this dish would be found on her table again for Succot. The recipe? A layer of broad macaroni, a layer of *Bechamel* (white) sauce, another layer of macaroni, then a layer of ground tuna fish slightly fried with chopped onion, and repeated, with grated cheese on the top. It was a pretty wonderful dish she had adapted, and you can surely do as much with other favourite ingredients.

Another wonderful casserole dish, given to me by a

neighbour, is to have alternate layers of sliced eggplant, *Bechamel* sauce, sliced egg, yellow cheese, all baked together, with seasoning to taste.

Here is a very satisfying dish which makes not only a whole course but literally a whole meal, and is therefore so suitable for the Succa.

Prune and Meat Trimmings
1/2 kilo brisket of beef, cold water to cover, 1 onion, 1 cup pearl barley, 30 grammes dried prunes, 1 tsp. salt, dash of cinnamon, nutmeg, rind and juice of 1/2 lemon, 1/2 cup honey.

In a hot pot, braise the meat to brown on all sides. Cover meat with cold water, add onion and bring to a boil, and cook gently until onion is tender. Add pearl barley and more water if necessary to cover. Add prunes and other ingredients and cook gently (adding more water if required from time to time). Turn into casserole if you like and bake until all ingredients are brown and soft.

An exciting fish casserole is this famous Italian dish, fine for the Succa.

Fish Tetrazzini en Casserole
1 kilo fish fillet, salt to taste, butter, 1 large onion, 1 large green pepper, mushrooms (a lot), sliced, 2 tbsps. dried tomato soup, diluted in 1 1/2 cups boiling water, 2 cups thick *Bechamel* sauce, sugar, salt, pepper, 2 cups cooked spaghetti, grated yellow cheese or chopped parsley.

Cook the fish in a very little salted water until just tender. Melt butter and lightly fry chopped onion, pepper and mushrooms. Combine all ingredients, season to taste and turn into a buttered casserole. Bake for about half an hour at 350° F. Sprinkle top either with grated yellow cheese or minced parsley. Serve hot.

Meat Pie
There is no real hard and fast rule for meat pie, since you use what you have left

Better Homes Exhibition Stirs Wide Interest

By Diana Lerner

WHEN the Better Homes Exhibition, sponsored jointly by Savoyon and The Jerusalem Post, closed on the eve of Rosh Hashana after three weeks, it had been visited by over 20,000 persons. Many were prospective home buyers and the rest either people who were looking for new ideas to improve their homes or others who took this opportunity to see the Savoyon development.

The patio idea, the sunken living room and the use of metal instead of wood as a base for furniture created special interest. Eckman's collection of kitchen equipment, the new model Amcor washing machine, Zagel's carpets and the lamps, curtains and interior decor also came in for a good deal of comment. Some of the firms that exhibited were flooded with inquiries and customers as a result.

Many of the visitors asked for facts and figures concerning Savoyon's claim that it was possible to live in the healthy environment of a village and to own a house and a plot of land at no more than the cost of an apartment in Tel Aviv.

The fact that housing schemes are a problem to be worked out not only with the architect and building contractor, but also with sociological problems in mind, was brought home at the exhibition by the visit one afternoon of some officials of Amidar, the national Housing Company and a number of social workers. They came to discuss town planning and what could be done to create a more homogeneous community organization for people from a variety of backgrounds. They were thinking of creating what one member of the group termed as a kind of "poor man's Savoyon."

The Amidar people were considering setting up an exhibition of their Immigrant housing flats in Rosh Ha'ayin to show what could be done at low cost by intelligent design.

Look Victorian if You Must

THE late 1959 hair style, shown in our drawing, is quite smooth and almost Victorian, especially the two wings framing the face which remind one of a *Jane Austen* heroine. Young girls, however, wear it rather less groomed and its debt to Brigitte Bardot's coiffure is recognisable. The back may be shortish or rolled into *chignons* or *chignons*. An alternative version features a smooth cone-like crown across the forehead. European women are wearing the most artificial-looking hair seen daily. The eyes are heavily outlined with pencil to create the "moth-eyed" look while brilliant blue or green eye-



shadow is applied thickly in a solid block with sharply defined edges.
SHANTI BERLYNE

Interesting Details in Bulky 1960 Coats



The coat is the theme of the year. Left to right: Cardin's pouched-over beige coat with easily cropped waistline; Balmain's grey flannel, loose, self-belted; Castilio de Leavin makes slim coats with richly draped cape collars; Dior's bell-backed, narrow-shouldered style sets shoulder seams forward; Elie's coat is collarless, with broche sleeves, and a typical Gros cloak-coat.

Seamed or Seamless Battle In the Stocking World

Jerusalem Post Reporter

EVER since fashion designers started tampering with the hemlines, controversy has raged round the feminine leg. For this year the knee-cap exposure of Dior's Yves St. Laurent is practically doomed from the start, so that the longest in skirt lengths will be mid-calf, or slightly shorter.

Along with just how much of the leg should be exposed comes another battle: whether stockings should have seams. From reports on trends it would seem that long-legged Americans are buying stockings at the rate of three to one. But in Europe, they appear to be slipping back to seam stockings only. In Paris, the Dior Boutique is slightly scornful of anyone asking for seamless.

Fashion Conscious

In checking up on what fashion-conscious Israelis will pick, Mr. Ya'acov Tidhari, Lodia's sales manager, says that "local women asked for seamless stockings the moment they appeared on the world market. With the change noted on the world market, they are again showing interest in stockings with seams. Seamed stockings look much better on the leg, add-

ing form to it, especially when it does not have classic proportions. Taking a look at how stockings are made at the 30-year-old Lodia plant, the largest in the country, we were fascinated by its up-to-date machines that turn out hundreds of stockings at a time in air-conditioned solemnity. The seamed stockings on their flat beds unfold the form in a matter of minutes, adding and dropping stitches with a mechanical click. The seamless huddle in their protective tubing. Man-made materials, such as nylon, require test-tube precision.

It is a macabre sight to see rows of up-ended legs sheathed in ghostly white (pre-dyed) stockings, waiting for their final baking under great heat to fix the form and finish. Except that they are stockings, they do not look much like the glossy product you buy.

Winter Colours

Colours are still in for winter, but Mr. Tidhari has small liking for the garish reds and blues that found minor favour last year. Black is still running strong, but Mr. Tidhari feels it is much more elegant with a seam.

New for this winter will be Lodia's thinner stretch. It comes with and without seams. The thick stretch stockings have been selling very well in the past. They are warmer in winter, last longer, and one does not see the runs.

Lodia fills heavy orders to England and South Africa, Scandinavia, Cyprus and Iraq. Orders from Paris are not being filled, while inquiries are also in from the new African countries.

A new note on stockings comes from DuPont — sparkling nylon stockings for dress wear have just been put on the U.S. market at the high price of \$2.50 a pair.

Diary of a Housewife

By Hadassah Bat Haim

LETTERS from Manchester continue to arrive, all complaining of the heat wave. Find it quite extraordinary that they should be suffering from too much heat, whilst we are visited by downpours. Tried to airily assure all visitors that it never rains here in September, in fact it is the joyous month of the year. Now it seems that Manchester would have been a drier place to spend September though in all other respects Nahariya is preferable.

REMEMBER very well that here there were three weeks without rain in England and posters leered from every boarding exhorting the public to save water. The posters depicted a handsome Arab in burnous and keffiyeh pointing an admonitory finger at the passer-by and saying, "If you lived in my country, you would save water." His country being presumably in the Middle East, it was something of a surprise to arrive here and find sprinklers whirling in all directions over shady gardens while in Manchester, emergency hydrants had been erected on every corner and the watering of gardens had been forbidden.

IT is difficult to make every body happy!

and the difficulty of obtaining suitable garments. The last obstacle is actually only a nuisance, as an Englishman would not dream of displaying his knees in the office or his Adam's apple in the shop and a dirty raincoat is still right for almost every occasion. Of course the children enjoy the weather but children enjoy anything, even thick fogs.

IN our own country, where there is enough sunshine to satisfy the most exacting of sun worshippers, the rain is always unexpected and invariably comes at the wrong time. Either it starts so early in the season that the resorts empty overnight, or it comes so late that we all begin worrying. Also the quantity is usually wrong: either a downpour that washes away the seedlings, or a gentle mist that hardly wets their lips. It always brings forth a number of prophecies of doom. There are some that say that early rains are invariably followed by parching drought, whereas another school of thought predicts floods and thunderbolts.

Fly to Paris

On 20 Empty Soup Packets

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Women in A Dressing Gown

WE wonder if other housewives who saw "Woman in a Dressing Gown" recently felt as we did, when the husband pointed out that a button was missing from his shirt, and his wife — the woman in the dressing-gown — brought her needlework-box and set about sewing another one on for him. We felt that if the producer had really made the film true to life, it would have been at least fifteen minutes longer in running time — for it is beyond us how any woman could have found the right-size button, needle and thread in a matter of seconds, among everything that is crammed into the usual needlework box.

We felt quite maul as we watched the film, remembering that our own needlework box at home was in perfect order. Although it is just a plain little wicker basket with a lid and does not have any fancy loops and sections. This is how we recently arranged our box so that now we find anything in it in two seconds.

Thread: First we sorted all our threads — separating those from spools from those which come wound on little cardboard tubes. We put each type (all colours) in a separate plastic bag, fastened with an elastic band. The only bag we left untied was one containing a spool of white and a spool of black thread, as these are used more frequently.

Buttons: These we sorted into three other plastic bags — pearl buttons (usually small to quite tiny); small coloured; large coloured. It is very easy to see through the plastic whether the colour or size button required is there. (If you don't have so many buttons, use the

plastic boxes in which vitamins come.)
Tape measures: We have two, when only a rolled, and both fit into one plastic box.
Thimbles: Of these we have three sizes — so just fit one into the other and put them into a small plastic box.

Tape: Three widths, rolled and fitted into a plastic box. Elastic: — ditto —

Pins: We separated ordinary pins from safety pins and filled two plastic boxes. **Razor blades:** These we put into a small, flat, plastic box, such as is used for throat tablets.

Hocks and Eyes and Snap Fasteners: These were placed in two flat plastic boxes.

Needles: We made a "needle-book" using odd pieces of cotton material for the "pages," "pinkings" edges so that they would not fray, and a fancy cover of an old notebook as the needlebook cover. We stitched the pages and the cover together down the centre. This holds a large number of needles of all sizes. However, if you don't want to bother making a book, a plastic box will do almost as well.

All these boxes and bags fit very conveniently into our wicker basket. The secret is to place the plastic boxes in the basket upside down, as the lids are usually airtight and don't drop off when upside down — while the bottoms of the boxes are transparent, so that you can see at a glance which one contains the item you want.

With our scissors fitted into the lid — or just placed on top of the boxes before closing it — we have everything neat and tidy and ready to hand.



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Restitution is Major Factor

Third of Population Recipients, But Most Payments are Trifling

By a Special Correspondent

PERSONAL indemnification claims against Germany have yielded Israel a foreign exchange income of over \$500m. (250m. marks) in 1957 and 1958. Personal restitution payments are thus now one of the foremost items in the national economy — more important than Reparations, and since indemnification involves tens of thousands of recipients, the need to encourage rational use is all the greater — yet it seems that not sufficient thought has been given to this aspect.

International Jewish organizations have formed the United Restitution Organization (URO) to represent, as a quasi-official institution, the interests of the claimants in Germany. The State of Israel has set up a special division to maintain with the German authorities the direct contact which only inter-governmental relations can achieve. The work of URO has been well integrated with that of the Israel Government division; the recent decision in favour of the victims of the Jasany massacre was the result of close cooperation among these institutions, under the leadership of Kurt May, the head of URO. This decision indicates the effect of the energetic and skillful management of the German division in Rheinland-Pfalz by the new head, Ministerialrat Dr. Meiberg; it may perhaps indicate a certain improvement in the general climate in Germany as far as indemnification is concerned — after the detection of serious abuses, part of the German press and some of the parties actually opposed restitution.

The State of Israel itself has taken the lead in preventing such abuses; Israel is the first state outside Germany to have imposed the penalty of imprisonment for those guilty of such misdemeanours.

Recipients' Attitude

HOWEVER, whilst all this is being done, little appears to be done on the economic level. The organizations representing the recipients feel that the economic importance of the indemnification payments is not fully appreciated, and enough is done to encourage the speedy processing of all the numerous claims.

The recipients as a class, apparently disappointed with the attitude of the German government, are not satisfied either with the efforts of their own spokesmen; witness the formation of new organizations, in competition with the established Irgun Olai Merkaz Europa.

It is largely overlooked that the average award to the individual recipient is small, and unlikely to effect a substantial improvement in his standard of living. There are, of course, exceptions — some awards of considerable size, but the average award is small. The average capital award for the loss of one's professional career was 6,700 marks, or \$1,600.

These figures are averages of 23 payments, made by Germany; there are no parallel comprehensive statistics for Israel. The figures published by the URO office may, however, represent reliable samples of awards to Israelis, as the URO represents more than one-fifth of all Israel claims.

The URO statistics show: for 1958, 9,346 awards totalling \$7.5m. marks, and for the first half of 1959, 4,619 awards totalling \$3.6m. marks. This means an average of \$750 for all awards under all heads.

Neither are the pensions awarded very high; the URO statistics for 1958 show 1,058 new pensions, averaging 330 marks (\$80) monthly.

Amounts of this modest size can hardly lead to large-scale spending on luxuries, certainly not on cars or luxury flats.

No one who is familiar with the problem will be surprised

at these statistics. Indemnification now does not primarily concern the pre-war settlers from Germany; they represent less than one-fifth of all claims. Nor should the statistics induce anyone by some little effort made by some leading German figures to help victims of Nazi oppression. These leaders, both in the Government and in opposition, have done their very best to carry the indemnification laws through; in the face of strong resistance by the upper class and little popularity among the masses; nor would the laws be implemented without the continued efforts of these leaders — we all know the names of Boehm, Frenzel, Lipschitz and Meiberg.

Further Areas

It should be well understood that any improvement or speed-up in indemnification now primarily affects victims from Central and Eastern Europe. Jasany has been mentioned; new instructions issued by the Rheinland-Pfalz indemnification office (again Dr. Meiberg) have substantially enlarged the small — previously pitifully small — number of survivors of the interior now proposed to pay a small pension to those who were dismissed from their offices in the Nazi period (Czechoslovakia rejects all claims to pensions or social insurance payments where the claimant resides in Israel).

As things are, the average payment is likely to grow small, not large. The German law often provides for higher payments in respect of damage suffered in Germany itself. And the smaller the individual payment, the more important the national economy. In England, as a result of the war, the average award was little more than the cost of a foreign exchange reserve.

THE utilization of reparations payments has been the subject of the most thorough

deliberations and planning. The system of utilizing these payments has been attacked frequently, though mostly without justification. But it should be given some forethought too. The true danger does not lie in the use of the foreign exchange which becomes available to Israel from reparations or indemnification. The touchstone is the use of currency. In this respect it is not yet too late to act.

Global Indemnity

And, after all, the German Federal Law of Indemnification is not the only field for claims. There is the global indemnity of 1,000m. marks (over \$250m.) to be distributed under the Federal Restitution Law; Israel might be entitled here to as much as 100m. marks. There are Israeli claims under the Law for the Equalization of Burdens; the decree entitling non-residents to participate was published in 1958, but nothing at all has so far been done for Israeli citizens in Germany itself. 9,300,000 marks have so far been awarded, and the huge figure of 32,000m. marks (\$7,600m.) has been awarded.

Indemnities are non-recurrent receipts. Most individual recipients will not be willing to spend them on current consumption; they will set them aside against non-recurrent expenditure. Only the fear that money saved might depreciate through inflation encourages immediate spending.

Unless sufficient consideration is shown, the confidence of the citizen can be undermined, slowly but surely. Any Government needs the con-

science of the small saver and the potential saver. Certainly, it is difficult for the Government to do justice to such a large group of people, comprising one third, or more, of Israel's population. But there seems to be some ground for the dissatisfaction of which one hears so much amongst the recipients of indemnification payments. The rate of exchange of IL2.180 to the dollar fixed for the recipient in June 1957 was undoubtedly a substantial improvement. The same applies to the additional facilities granted since. But under changing conditions the subject should be reconsidered at the proper time.

Lawyers' Fees

The small man does not even receive his entire award. First, the lawyers are entitled to varying percentages of the awards. In Israel, the percentage is 10 to 15 per cent in fees where they took cases after January 15, 1957 — before that date, 20 per cent was the rule. The banks, too, charge commissions — only about 0.2 per cent on the remittance of German marks but with exchange charges for transferring money to Parnass accounts. When he sells Parnass money, the recipient sometimes loses up to six per cent. Some banks, of course, are an exception, and the URO is the honourable example of an institution working much below the maximum permitted by law. But however that may be, the average Israeli receives five-sixths of the award made by Western Germany, and this feels all the more keenly that an equitable price should be paid for the foreign exchange he receives.

(To be concluded)

GERMAN SURPLUS AGAIN

BONN. — THE difficulties caused two years ago in European trade by the rapid rate at which West Germany was attracting foreign exchange appear to be returning after a year's absence.

The sharp rise in Germany's gold and foreign exchange holdings reached a peak in 1957. At that time, low German export prices and attractive delivery terms together with good investment opportunities were pulling in foreign capital at the rate which even the German authorities found embarrassing by restrictionist import policy.

In the past year or so, Germany's foreign currency balance was reversed. The Central Bank's gold and foreign exchange holdings fell by 1,800m. Deutschmarks in the first eight months of this year; which is more — by 600m. — than the amount the holdings rose in 1958. However, the reason for that was that the high surplus on trade accounts (which amounted to DM4,500m. in the first seven months of this year) was exceeded by the still bigger deficit in capital transactions (which totalled DM8,000m. in the same period).

Outflow Welcomed

But much of the capital outflow this year was of non-recurrent nature, e.g. payments to France (DM32m.) in connection with the reintegration of Saarland, support costs for British troops in Germany (DM262m.) and the redemption of debt to the United States and Britain (DM800m.).

Banking circles in Bonn say that the Central Bank welcomes the current outflow of capital from Germany but is concerned about possible "boom" effects later, when Germany's massive once-only payments may boost overseas buying of German goods and services by German-owned concerns abroad, thereby raising capital inflow to the level of an embarrassing problem again.

By HANAN HERTZBERG

ISRAELI residents transferring from abroad funds resulting from the liquidation of property, estates, personal restitution, pensions or similar payments are theoretically entitled only to the official rate of exchange. However, the Government has granted premiums and concessions to various groups among these transferees. These concessions have become rather complicated and a large number of transferees have no idea about what they can do with their funds. The following short summary may therefore be helpful:

20 Per Cent Premium on All Conversions in IL

When he converts his funds into pounds, the transferee is entitled to a premium of 20 per cent over the official rate of exchange. This premium is given in the form of Savings Certificates of the Housing Loan (or some other Government loan) which can usually be sold on the market at about 95 per cent net or slightly more, so that the real premium is 10 per cent, which equals a price of about IL2.150 per dollar. If the Savings Certificates are not immediately sold, they can be cashed after six months at a price of 101 per cent net. Recipients of monthly pensions not exceeding the equivalent of Dmk. 600 get this 20 per cent premium in cash.

Foreign Exchange Accounts (Parnass-Tamam)

Transferees are not, however, obliged to convert their income into pounds. Up to one-third of it may be retained in a foreign exchange account (Parnass-Tamam), and beneficiaries of monthly pensions from abroad may be entitled to a monthly transfer of up to \$50 to a Parnass-Tamam account even if this monthly pension.

For 12 months at six per cent. In case the depositor wishes to withdraw the funds prior to the fixed date, he will receive two per cent p.a. if the account was maintained for at least three months; three per cent if it was maintained for six months; and four per cent if it was maintained for nine months. At the same time, a person investing in Hollis interest pro rata, i.e. half of one per cent per month or one-eighth of one percent per week. Since the introduction of Hollis a few weeks ago, this security has become rather popular with holders of Parnass accounts and other residents who acquired foreign securities from original Parnass holders.

Spreading Risk

No exact figures are available on the extent of investment in foreign securities, which does not appear to exceed a few million pounds. However, some residents who believe in spreading their risk, who have become familiar with foreign securities, and who are already in possession of various kinds of linked bonds and other foreign securities, appear to be inclined to invest part of their available funds in foreign securities despite the premium they have to pay for them.

We see that restitution payments have not only supplied Israel with a considerable portion of her foreign currency needs, but are also developing new investment media from which the State and the recipients alike have benefited.

For an explanation of the various accounts available to recipients, see the article on this page by Hanan Hertzberg.

A Guide for D.M. Transferees

The Parnass-Tamam account may be opened in U.S., Canadian, Swiss, French, German, British, Pounds sterling and some other leading currencies. Two forms of accounts are possible: a) Current accounts (not interest-bearing and usually only used for temporary purposes), b) Time Deposits. The latter deposits must be opened for periods of three, six, nine or 12 months and interest is paid in foreign exchange at three, four, five or six per cent p.a. respectively, less a small bank-charge in Israel Pounds. The funds can be withdrawn before maturity, but in this case a lower interest rate is paid.

Rights of Parnass-Tamam Holders

Holders may freely use their Parnass-Tamam accounts a) to travel abroad or to pay for tickets (free of tax, subject to a special permit) up to an amount of \$1,200 a year. (If the holder has not been abroad in three years, he may use up to \$2,000. The children or parents may also travel on his allocation, wife, of course do not get an additional one, unless they have separately received sufficient capital transfer from abroad.) b) to acquire foreign securities. The purchased securities, however, to be held in deposit by a local bank dealer, and has to register same with Exchange Control. The account holder may freely select any security stock exchange as well as some that are not such as 6% Hollis Certificates, 6% Debts, 6% Debts, International Finance Trade and Credit Corporation, New York, and some others.

The purchaser of these securities is entitled to exchange them for other foreign securities or to sell them against foreign exchange and again in his Parnass-Tamam account. Interest and dividend payments are likewise credited to the Parnass-Tamam account.

The holder of foreign securities is entitled to sell them, to other local residents for Parnass-Tamam. The premium he gets for the official rate is set by the market and has fluctuated in the past few months between 90 and 94 per cent. (The purchaser acquires his foreign securities without the special "Parnass rights").

If the transferee is anxious to get the full equivalent of his transfer in Israel Pounds at the best possible price, he should — even if he does not want to hold foreign securities — open an Parnass-Tamam account for a third balance in the form of foreign securities at a premium of 20 per cent or more (about IL2.350 per \$1). This gives him a higher premium on a third of his income than if he directly converted it into pounds and got only the 20 per cent premium in Government securities.

Further Possibilities for Use of Parnass-Tamam

a) — Without an import licence, but subject to customs payments the holder of a Parnass-Tamam account may import vacuum-cleaners, mixers, liquidizers, electric razors, accordeons, tape-recorders, dictaphones, calculating machines, typewriters, cameras, transistor-radio, physical training apparatus, binoculars, opera-glasses, magic lanterns, household cinema projectors, domestic knitting machines or pianos for his own personal use.

b) he may buy professional books or other literature abroad for up to \$50 a year.

c) he may pay premiums on life insurance policies in foreign currencies.

d) he may buy abroad pharmaceutical products for up to \$50. (The health authorities must, however, confirm that the product is not available in the country where the purchaser requires it for his personal use).

e) he may transfer up to \$200 to help support relatives abroad.

f) he may transfer abroad funds to cover the cost of his studies or of those of his immediate family. A certificate to that effect is required from the Ministry of Education.

g) he may acquire in Israel, at a corresponding rate, usually sold only against foreign exchange, such as electric refrigerators and scooters.

An account-holder intending to use his rights for such purposes should examine in each case whether the total cost will be really cheaper than a direct purchase for Israel pounds considering the fact that his Parnass-Tamam account can be sold for pounds at a premium of 20 per cent.

Other Foreign Exchange Accounts (Parnass-Tamam)

In addition to the third of the restitution income which can be held in a genuine foreign exchange account (Parnass-Tamam), the holder of the income may be held wholly or partly in a time-deposit in one of the leading foreign currencies (U.S. or Canadian dollars, DM, Sw. Frs., Pounds sterling, etc.). These deposits can be opened for periods of three, six, nine or 12 months and interest is added in foreign exchange at the same rates as for the Parnass-Tamam account and subject to the same conditions. However, the Parnass-Tamam account is repaid only in Israel currency on the strength of the official exchange rate for the time being at the 20 per cent premium. These accounts actually grant their holder currency linking similar to that of "dollar-linked" Government Bonds; but the Parnass-Tamam has no claim to repayment in foreign exchange or to any of the special rights of the Parnass-Tamam holder.

It is often asked whether it is more advantageous to leave the restitution income in the form of a Parnass deposit or to convert it into pounds at the 20 per cent premium and to invest the total proceeds in dollar-linked Bonds on the Stock Exchange. Since it may be presumed that in the case of a possible devaluation the 20 per cent premium will be cancelled, one could obviously get a larger amount of dollar-linked funds by buying securities today (for the equivalent plus 20 per cent) than by leaving the money in a Parnass-Tamam deposit.

Choice in Linking

However, the Parnass-Tamam deposit gives the holder the choice of linking his funds to other currencies than the U.S. dollar, to which our local securities are linked. Moreover, most dollar-linked bonds are quoted today at some points above par. Another important argument for retaining the Parnass deposit is the exclusion of the quotations risk inherited in any securities investment (a very essential point in view of the exclusion of the quotations risk inherited in the Parnass-Tamam account). Finally, in the past when the Treasury improved terms for restitution transferees, these new concessions were mostly also applied to Parnass-Tamam accounts, as the Treasury correctly considers these as foreign income not yet converted into pounds.

It is therefore up to every transferee to examine which alternative suits his personal requirements better. Today a growing number of restitution recipients prefer a third way out: partial conversion into Israel pounds in order to invest the equivalent in local shares. For the previous trend to invest exclusively in linked bonds has been followed by an inclination to keep at least part of the savings in the form of good-class shares or "mixed" investments (like "PIA" Unit Trust Certificates, in view of anticipated appreciation and better income-yielding prospects).

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Personal Restitution Spurs Investment

By SHALOM P. DORON

PERSONAL restitution payments received by Israelis increase the demand for consumer goods, thus raising inflationary pressure, or are they put into savings and investments?

When a person receives restitution money, he may: a) convert it into Deutschmarks in Israel Pounds, b) sell the foreign currency received to the Treasury thereby increasing the Treasury's foreign currency holdings and also increasing the amount of Israeli currency in circulation; or c) retain the foreign currency in whole or in part, in a special account.

The Israel Pounds obtained under the first alternative increase local purchasing power for consumer goods, durable goods, real estate and financial investments. If recipients of restitution money decide to spend these funds on goods and services and if the economy does not produce this extra amount of goods and services, unless the government allocates part of the foreign currency accruing from the restitution payments to import more goods in order to satisfy the increased demand.

In 1957 the personal restitution funds received totalled \$45.9m. or about eight per cent of all gross foreign currency receipts. In 1958 the amount was up to \$65.4m. or 13 per cent of all foreign currency receipts. By the end of 1958 all income received from personal restitution payments totalled IL161m.

It is not known exactly how these funds have been spent but the Bank of Israel recently published a very interesting study which concerns itself with lump sum capital restitution and annuity payments, finds that it is a wrong assumption that restitution funds

USE OF LUMP-SUM PERSONAL RESTITUTION PAYMENTS BY URBAN RECIPIENTS, 1957/58			
	Average per household (IL)	As a percentage of the recipient's disposable income	As a percentage of total expenditure by all urban households in Israel
Current consumption	558—	16.1	37.1
Purchase of durable consumer goods	306—	9.8	9.4
Investment in real estate	634—	18.3	19.5
Increase of liquid assets	1,473—	42.5	45.2

NOTE: The percentage figures do not add up to 100 because not all the items of expenditure are included in this table.

* The average lump sum received by recipient families was approximately IL2,200.

boost inflationary pressures to any great extent. The study reveals that only one per cent of the expenditure of the urban population on goods and services for current consumption stems from restitution funds. This stands out all the more considering that restitution recipients are estimated at four per cent of the urban population.

On the other hand the restitution receipts spurred investment in real estate and in securities, as is shown by the above table taken from the Bank of Israel survey.

It is quite possible that the recipients of pensions directed an even higher proportion of their income to savings and investments, having already satisfied their need for housing, furnishing, equipment etc.

No exact figures are available to show what happened to that part of the money received from restitution that was not spent on consumer goods or on real estate; but some indications do exist.

Foreign Securities

It may be recalled that some \$8m. and \$4.5m. in foreign securities were taken over by the Government in 1953-54 and 1954-55 respectively, when an acute shortage of foreign currency endangered the continuation of most essential imports. As a result transactions in foreign securities, which had up till then been lively, nearly stopped. Interest revived only after the introduction of the Parnass-Tamam account and after securities were sold to other local residents. At the beginning of the year the market netted them a premium of between 20 and 25 per cent over the official rate of exchange. After the purchasers of these securities were allowed to use up to \$120 per year for travelling purposes, this premium rose to 30 and 35 per cent. It has remained stable ever since, despite the demand, because the sums in Parnass accounts expanded since restitution recipients may now keep 33 per cent of their receipts in these accounts, instead of 20 per cent as formerly, and since recipients of monthly pensions may deposit \$50.00 a month in Parnass accounts even if their monthly pension is less than \$150.00.

What foreign currency investments do Israeli residents choose? Although regulations impose practically no limits on the kind of foreign securities that may be bought, it appears that a very small percentage of the available funds were invested in equities, and that investments were concentrated mainly in two main groups: 1) Jewish

Agency Geneva Promissory Notes, yielding approximately 10 per cent net; and 2) first-class bonds of foreign states or important companies. Among the bonds attracting such investors two deserve particular mention. They are: the six per cent debentures of Cific Limited, Zurich; and the six per cent debentures of the Israel Foreign Trade Credit Corporation, both affiliated to the Bank Leumi. Now that the Jewish Agency has reached the market: six per cent Hollis Financial and Commercial Corporation representing participation in a loan of the Jewish Agency of \$10m., is also expected to be introduced on the Tel Aviv Stock Market list at the beginning of 1960 and will be quoted by the foreign currency market like the two above-mentioned six per cent debentures.

Tamam accounts may be deposited for a fixed term of three months, at three per cent per annum interest; for six months at four per cent p.a.; for nine months at five per cent p.a.; and

for 12 months at six per cent. In case the depositor wishes to withdraw the funds prior to the fixed date, he will receive two per cent p.a. if the account was maintained for at least three months; three per cent if it was maintained for six months; and four per cent if it was maintained for nine months. At the same time, a person investing in Hollis interest pro rata, i.e. half of one per cent per month or one-eighth of one percent per week. Since the introduction of Hollis a few weeks ago, this security has become rather popular with holders of Parnass accounts and other residents who acquired foreign securities from original Parnass holders.

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